

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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<b>Applicant(s):</b> Zachariah Cobrinik et al.	<b>:</b>	<b>Group Art Unit:</b> 3693
<b>Serial No.:</b> 09/823,353	<b>:</b>	<b>Examiner:</b> Thu Thao Havan
<b>Filed:</b> March 30, 2001	<b>:</b>	Attorney Docket No.: 006878.112100
<b>For:</b> SYSTEM AND METHOD FOR PROVIDING AN IMPROVED FINANCIAL DERIVATIVE PRODUCT	<b>:</b> <b>:</b>	

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**AMENDMENT IN RESPONSE TO NOVEMBER 16, 2007 OFFICE ACTION**

Mail Stop Amendment  
Commissioner for Patents  
Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS:**

This Amendment is filed in reply to the Office Action issued by the U.S. Patent and Trademark Office on November 16, 2007 in connection with the above-identified patent application. The November 16, 2007 Office Action provided a period of 3 months in which to file a response, i.e., by February 16, 2008. A Petition for a three-month extension of time is being filed herewith. Accordingly, a reply is now due by May 16, 2008 and this Amendment is being timely filed.